

T H E
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W I S E and W E A L T H Y;
R E C O M M E N D E D t o A L L.

Apply'd, more particularly, and accommodated
to the several Conditions and Circumstances

O F

The G E N T L E M A N,

The SCHOLAR,		The SAILOR,
The SOLDIER,		The ARTIFICER,
The TRADESMAN,		The HUSBANDMAN.

By a M E R C H A N T.

L O N D O N:

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M D C C L V.

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The Way to be WISE, &c.

IN the Pursuit of *Wisdom* and *Wealth*, did our Industry bear the least Proportion to our Desires, the Generations of the World would be bless'd with many more of the Wise and Wealthy, than at present are to be found among them: But, as long as there is such a Difference between *Wishing* and *Working*, there will be a disproportionate Number of lazy inactive Longings after them, to the laborious Endeavours which are to obtain them.

It is the Unhappiness of human Nature, that its Desires infinitely exceed its Endeavours. We would fain have the good Things of the World, without taking the necessary Pains to come at them, being strangely apt to overlook the *Means*, and fix our Eyes upon the *End*: But, such is the Condition of this mortal State, there is no Good to be had, but what we must labour for, and strive to acquire.

And tho' we find for our Encouragement a Capacity in ourselves to labour, to be diligent, careful, and circumspect, and are disposed to expect, and to hope, and believe, that while we heartily *use the Means*, we shall happily *obtain the End*, yet such is our Propensity to Ease and Inactivity, that it oftentimes bears so hard upon all our Faculties, as to weaken them to a Degree that nothing but meer Necessity, and not that sometimes, can rouse and in-

spirit us to oppose and resist the formidable Evils of Poverty and Want.

And, notwithstanding every body knows the mighty Difference between *Getting* and *Spending*, how difficult the one, and how easy the other, yet such is the Force of our Inclinations to gratify our sensitive Cravings, that it stifles Reason and Consideration, and hurries us on, without Fear or Wit, to indulge every Appetite, without Regard to the Expence of such Extravagance.

From these two Causes come the many Evils that make up the greatest Part of the Unhappiness of this Life, and mightily obstruct our Preparations for a better. To remove both which, and to direct to the most likely and proper Ways and Means to become *wise* and *wealthy*, is the Design of these Sheets: wherein nothing shall be offered but what is obvious to every one's Understanding, and such plain Truths laid down, that every one that reads them shall readily own them to be so; and the Arguments, Motives and Persuasions that shall be made use of, shall be adapted to work on our Wills and Affections; that so the End of this Publication may be answered, which is to make us wiser and better, and consequently happier, than the World is at present. And tho' this may be thought a needless Work, and look'd upon as a Jest, to think to reform and mend the Morals of Mankind, which are at present so loose and irregular, and so sadly shatter'd, that the Difficulty will be too great to establish them, yet it is not unlikely, that if not now, yet some Time or other, Things may so concur, as to give a Check to the Career of that licentious Spirit which seems to possess the present Age: And whenever that happy Turn shall come, as these Thoughts may be of some Use to help forward so good a Work, 'tis hoped, they will meet with a ready Acceptation.

WISDOM and WEALTH are the two principal Things that are universally coveted by all Mankind : being look'd upon as what will make us most certainly happy in this World, and the right Use of them will dispose us for the Felicities of a better. But because it is given to so very few of the Sons of Men to be Masters of *both*, (which implies a great Difficulty in the Attainment of them) 'twill surely be of great Use to attempt to remove those Hindrances which lie in our Way to what will give us our Hearts Desire.

A wise poor Man may be contented and easy ; which is a negative Sort of Happiness ; and a wealthy witless one, may be well pleased with his Condition, as knowing no better : But 'tis owing to the *Wisdom* of the one, and the *Wealth* of the other, that either of them are so well in the World. But a Man must possess both the one and the other, to be as completely happy as he is capable in this State.

As a Foundation then to the Beginning of this great Work, of being *wise* and *wealthy*, it must be laid down as an unquestionable Truth, that whosoever will be so, must be *industrious* and *frugal*. These are two such concomitant Virtues, or Dispositions of Mind, that without them none were ever Wise or Rich ; and in the due and joint Exercise of *both*, none ever failed of being so.

Industry and Frugality, when rightly practised, are the glorious Ornaments of a Man's Life, the Beauty and Harmony of human Nature, the Spring and Fountain of all the Happiness of Life : Wisdom, Riches, Honours, and every Thing desirable, waits upon them ; whilst the idle, slothful, prodigal Spendthrift is the Blemish and Deformity of his Species ; one that pursues no End of his Being, that seems born to no Purpose but to be miserable : For wherever a slothful lavish Humour possesses a Man, nothing but Miracle can keep him from Misery.

His Condition becomes, by a natural and necessary Consequence, the Reverse to every Thing that is worth the wishing for in this World, or to be hoped for in the other.

But when we consider how few there are who truly understand, and yet fewer who practise *Industry* and *Frugality*, as they ought; when the former is but partially pursued, and the latter apt to degenerate into a stingy Narrowness of Soul; when 'tis observed how unwearied we are for what we love, and how strangely remiss and negligent of what we have no Mind to, tho' in want of; if from a natural or acquired Inclination we become parsimonious and frugal, the Pleasure of sparing presently grows upon us, 'till we are seized with a niggardly penurious Spirit, and sometimes to such a sordid Degree, as to deny ourselves Necessaries; and some there have been, who have died for want of a Heart to use themselves well: We may hence conclude it of great Import to the Welfare of the World to set these two excellent Virtues in full View, with their utmost Lustre, that they may attract Beholders, and proselyte them to the Practice as well as the Admiration of them.

To do this aright and in Order, it shall be first shewn, What is meant by *Wisdom* and *Wealth*, as the Prize to animate us to the Race, or as the End and Reward of our *Industry* and *Frugality*.

WISDOM is the Attainment of all that useful Knowledge which is necessary to enable us to order, direct, and regulate our whole Conduct in this World, so as to pass thro' it with as much Ease, Quiet, and Tranquility, as this Life is capable of, and with due Regard to the preparing ourselves for the Joys and Happiness of a future State: As also, the acquiring such a Command over our Wills and

Affections.

Affections, as to be able to act agreeably to such Knowledge.

WEALTH is such an Affluence and Redundancy of the good Things of this World, as will enable us not only to procure for ourselves whatsoever can promote and administer to our Contentment, Pleasure, and Satisfaction, to the utmost of our Wishes; but likewise to be Charitable, Kind, and Beneficent, Helpful, Liberal, and Generous, to others, as we see Occasion, and are inclined, either from a Sense of our Duty to relieve the Wants of others, or from a true Delight in doing Good, or from both these Motives conjunctly.

As these two make up the greatest End of Life, and contain the utmost of all our Desires, beyond which our Hope extends not, and the Limits of our most ardent Cravings are bounded, so there is an universal Concurrence among all the Sons of Men, that in *Wisdom* and *Wealth* are wrapt up all the Treasures of this transitory World, and that they open the Gates of the everlasting One which is to come. Of this there wants neither Proof nor Persuasion; which makes it the greater Wonder, that notwithstanding this is so great a Truth, and so universally believ'd, so few should fall into the Right Way, and tread it as they ought: That the End should be thus inviting, and the Means so faintly pursu'd: That we should not *labour* as well as *long* for the Prize. Our Enquiry therefore shall be *to find out the Cause of this great Evil, and how to cure it.*

Now the chief Spring or Cause of this Evil, that our Endeavours bear no Proportion to our Desires, is, that we either acquire not the thorough Knowledge, or fail in the intire and complete Practice of *Industry* and *Frugality*; which when they have been described, and shewn what is meant by each of them, the
chief

chief Causes shall be assigned why they are so little understood, and so imperfectly practised.

INDUSTRY is such a ready Disposition and Inclination of Mind to an unweari'd Activity and Dispatch in all the Transactions and Affairs of Life, as sets all our Faculties at work to accomplish whatsoever we think needful for acquiring either Wisdom or Wealth, or what may be thought conducive to them; and with incessant Application, diligent Perseverance, and patient Attendance, we perfect whatever we undertake in order thereto. 'Tis the Beginning any Business with Earnestness, carrying it on with Vigour, and finishing it with Speed, sparing no Labour nor Pains throughout the whole Process.

And this will appear more conspicuous, and with greater Advantage, by placing the Reverse of this Noble Quality in the same Light and View, that the Deformities of the one may be as a Foil to discover the Beauties of the other, and the Virtue thereby become more attractive and desirable. The direct Opposite to INDUSTRY is a *lothful, lazy, inactive, Spirit*; one that is possess'd with an Aversion to *Work and Labour*, that hath a mighty Propensity to Ease and Recess, and so overcome with a Habit of Sauntering and Idleness, that the least Attendance on Business, and the necessary Affairs of Life, is most disagreeable and irksome. And this is generated and produced from a careless unconcerned Temper, that is in no wise inclined to forecast and be solicitous to prevent Evil, or procure good Events; but so supine and thoughtless, as to future Things, as tho' we were to be fed and provided for by Miracle, as the *Israelites* were with *Manna*. This is the Reverse to an *industrious* active Mind, the Consideration whereof may be of great Use to give us a
more

more perfect Idea of the Excellency of this inestimable Virtue of *Industry*.

FRUGALITY is the Art of *Sparing*, to make every Thing go as far, and last as long as it can. 'Tis the Skill of Contriving and Managing whatsoever comes under our Care and Concernment, so as to make the most of every Thing, and waste and lose as little as may be. And as this hath its Beginnings from a precautious Humour of providing against the Evils of Scarcity and Want, so it receives Strength and Increase, and is greatly inforced by the Consideration of our Duty and Obligation to good Husbandry and thrifty Management.

This most necessary and beneficial Virtue will appear more to the Life, when set in Opposition to a *profuse* and *squandering*, a *wasteful* and *extravagant Temper*: One whose Mind is so far from being anxious about Things to come, and solicitous for providing for the future, that he is always projecting Ways and Means to part with, instead of laying up, his Money, or Money's-worth, as though he imagin'd himself born only to spend what others get, and scatter what others accumulate. For such is the Nature of a true *Prodigal*, that the Bent and Current of his Inclinations is so violently set towards the lavish Part of Life, that Proposals of saving and sparing, on any Occasion, are so contrary to his Nature, and so opposite to his Practice, that the bare Mention of it to him is Matter of Scorn and Ridicule, as being very unfashionable and ungenteel, a stinting and curbing a generous Heart. 'Tis a Disparagement to him to be so much beside the Way of the World, as to discover the least Unwillingness to part with his Pence. 'Tis the common Saying of a Profuse, *What do you think I value my Money?* This Vice is in itself so foolish and fantastical, that the Describing of it only is sufficient to expose it, without

without placing it in the same Light with the Virtue it opposes, to discover the Foulness of its Features.

Having thus set in View these two cardinal Qualities, let us enquire into the Causes why they are grown so much out of Fashion as to be thought, as in this Age they are, dishonourable, and below the Dignity of any one above the Degree of a common Labourer, who gets his Bread by the Sweat of his Brows, and hath not to spare beyond Necessaries: For how much soever a degenerate Age may have brought Contempt on these once admired Virtues, they will be found the same in these Days they were in *Solomon's*, who hath so divinely display'd them in his PROVERBS. And therefore, notwithstanding they are so undervalued, and set at nought, thro' the Depravation of our Natures, the Corruption of our Morals, and the Looseness and Wantonness of the present Generation, they retain such intrinsick Worth and Excellency, that, maugre whatsoever the Devil and all his lazy Disciples can do, the solid and abiding Pleasures and Satisfaction, produced by *old English Industry*, and *Parfimony*, will be ever preferable to the *a-la-mode*, vain, and empty Delights of an idle, profuse and insignificant Life.

The first and original Cause of our Disesteem and Neglect of these Heroick Virtues is, that by Reason of the Fondness and Indulgence, or the Carelessness and Negligence, of our Parents, we are, in our Childhood, initiated into *Idleness* and *Lavishness*. When the Seeds of *Industry* and *Frugality* should be sown, in our tender Years, by all the little studied Ways of moral Culture, adapted to our Age, we are humoured and neglected, and suffered to imbibe such Inclinations to Sport and Play, and the Pleasure of purchasing whatever may minister to our Vanities and Follies, that by the Time we are thought fit, which is strangely delayed, to be better instructed, the Habits of Sloth and Squandering have taken
such

such Root, that the Mind is tinged with an Aversion to any Application and Attendance upon Business, and the keeping and accumulating any Thing we get; insomuch, that it is never thoroughly eradicated as long as we live: We are ever after beholden to the Compulsion and Restraint of our Teachers and Masters, or the Necessities of Life, that we are in the least industrious or frugal. So that instead of a chearful, ingenuous, and willing Labouring in our several Employments; and a pleasing Projecting and Contriving how a Shilling, and consequently a Pound, may go as far as it can, and to make every Thing last as long as is possible, we do the one as our Task and Drudgery, with faint Hands and feeble Knees, and we spare and save so much against the Grain, that it gives a Disrelish to all our Enjoyments, and sours what would otherwise be sweet and delightful.

Indeed, where an ambitious Thirst, or a niggardly Stinginess, arises in us, and gets the Ascendant, we can be indefatigable in our Endeavours to quench that thirst, and pinch and spare to a Degree unbecoming human Nature: But these are the accidental Diseases of the Mind, that run us upon the Extremes, and are not to be accounted for, but excepted out of the common and ordinary Course of Things.

But 'tis for the most Part owing to our early Habits of Idleness and Expensiveness, that *Industry* and *Frugality* find so few Votaries. Habit or Custom is so rarely overcome, that it may well be called a Second Nature; whenever it is overcome to any Degree, 'tis recorded for an extraordinary Event, somewhat akin to Miracle. Instead then of fondling and neglecting our Children, we should be early watching and observing their Desires and Actions, and by Degrees habituate them to Exercise and Labour in Things they are capable of, and teach them how to value, and save, and lay up, instead of spending

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Money:

Money : To be frequently inculcating into their Minds the Reasonableness and Necessity, the Laudability and Worthiness, of a careful and diligent Employment of their Time, in order to be *wise*, and to treasure up their little Gettings as the only Way to be *rich* : To explode and condemn an idle slothful Life, and the Folly and Mischief of squandering away Money : How little Time ought to serve for Play ; and how dangerous it is to humour an Inclination of buying whatever they covet : And if to all this we would, upon Occasion, add gentle Restraint and Admonition, giving always for the Reason of it their Good and Welfare, and not out of Desire to cross them : If thus we would treat our Children in their Infancy, we should find a great Amendment in the Manners of Men.

When we consider how easy it is to train up even Brute Creatures, while they are Young, to make them serviceable to our Diversions, as well as Conveniences and Necessities, in many and divers Instances ; and that whatever they are so taught they retain, almost like their Natural Instincts ; and when we observe what Labour we bestow, and what Charge we are at, (for we spare neither) to instruct and breed up the several Kinds of them which are commonly made use of by us, Is it not Matter of Wonder to see what little Costs and Pains we are at for educating our Children, whose future Welfare depends upon their being brought up with great Care and Application ? That we should be so solicitous and earnest in the breeding and teaching of Birds and Beasts, and be so inhumane to our own Offspring, as not to lay to Heart, and be truly affected with, the absolute Necessity of making them good Children, in order to their being good Men and Women ? That we should not account it infinitely preferable to prepare and fit them for the World, by the early Habits of *Industry* and *Frugality* ;

lity; and when grown up to allot them the less Portion, than suffer them, by our Neglect and Disregard, while they are Young, to imbibe the contrary Qualities, tho' we give them much greater Fortunes?

But alas! the good and antient Way of breeding our Children with Paternal Love and Tenderness, accompanied with Strictness of Discipline, is so much out of Mode, that, instead of keeping them under the Observation of the Rules and Precepts of good Government, to an Age fit to be ventured into the World under their own Conduct, we are now strangely fond of seeing them anticipate their Years, and act Parts they are not prepar'd for. Heretofore we kept our Children in the Habits of Children, as long as they remained such, and dress'd their Bodies as we cultivated their Minds, and thereby kept them from aspiring above the humble submissive Thoughts of Children, while they found themselves in the Dress and Attire belonging to their Age: But now, as our Boys are put into Breeches before they know how to make use of them, so they are suffer'd foolishly to affect Manhood, before they have got the Tythe of Understanding fit for that State. This is the great Oversight of the present Generation. As we cultivate, so we must expect to gather: Every Thing grows fruitful as 'tis fitted for Growth and Increase; and unless the Seeds of these Virtues be sown in the Beginnings of Life, while we are Young, we can never hope to behold the complete Exercise of them as our Years increase.

Another Cause of lessening these two so needful Virtues, in our Esteem, is owing to the Age of Pleasure we are now in. Recreations and Diversions were never so numerous and expensive, nor so eagerly pursued, as at present; insomuch that whereas formerly our Business was our Delight, 'tis now our

Drudgery : And our Fore-fathers knew so well the Worth of a *Penny*, as not to part with it but for valuable Considerations, not for the foolish trifling Pleasures of Prate and Pastime.

It would be endless to enumerate the various Ways and Inventions now in vogue for promoting Expence and inticing to Idleness ; but it is obvious, that both City and Country are so infected with the Plague of wasting Money and Time, that, if some Means be not found out to stop the Malignity of the Disease, it may have fatal Influence upon our most valuable Injoyments, *viz.* healthy Bodies and full Purfes ; and altho' this Evil will be first felt in private Families, 'twill not be long ere it prove a Publick Calamity.

But because a particular Instance or two may be thought needful to clear up a general, and especially a disagreeable, Truth, these two may suffice for that Purpose :

First, The great Expence both of Time and Money at Publick-houses, the frequenting of which is grown so much beyond the Calls and Dispatch of Business, which was the first Pretence of going thither, that now 'tis the least Occasion of it. It is now an Itch after News, talking Politicks, and Love of Drinking, that drive us thither. Company-keeping, tho' it be only to look one another in the Face, is become the Governing Folly of the Age, to make it sound the more *modish*, 'tis called *Conversation* ; and under that laudable Name Men endeavour to excuse their Excesses, by saying, *'Tis not the Love of Drink, but the Pleasure of Conversation, that captivates them.* But the *Bowl* and the *Bottle* were undoubtedly not the least of those Incentives which first promoted, and still keep up, the pernicious Practice. But how these Men can answer for the Loss of Time, the Expence of Money, the Neglect of Business, the Risque of Health, and their Absence from their Families,

even

even to their *own Minds* and *Judgments*, is a Difficulty too hard for the Wisest of them to find out. Such a Complication of bad Consequences attend this Destructive Practice, that the serious Thoughts of it should, methinks, make the Guilty tremble, and constrain them to use their utmost Powers towards Reformation.

The *second Instance* is the Increase of, and excessive Resort to the places of public Diversion, as if we were so over-burthen'd with both Money and Time, that we wanted Ways to be eased of them. To observe the Variety and Expence of Apparel, the Emulation to out-dress one another, the sumptuous and plentiful Tables, the splendid Balls, the Conforts, and incessant Gaming, is enough to convince any one, that an insatiable Inclination and Desire after Diversion and Pastime is predominant among us at this Day; and should the Habit grow to an Inveteracy, and infect more and more, we may at last lose the Power of being either *industrious* or *frugal*. This is one of the Ways found out by our People of Fashion to make us *poor* and *slothful*. It need not be remark'd how much the Meaner Sort are disposed to imitate their Betters, and be as *modish* as may be. The Gentry no sooner commence their Revels at *Bath* and *Tunbridge*, but those of Lesser Rank begin theirs at *Epsom* and *Dulwich*, and the more Inferior, at *Islington*, and *Lambeth*.

As these two Instances might be enlarged upon, so others might be added; but no one surely wants to be convinc'd, that we live in a very Expensive Age; and, that whereas it was formerly the general Concern and Sollicitude how to *get so as to lay up*, we are now only anxious to *gain sufficient to support our Expence*. When Men were wiser, they went not beyond the *Needs of Life*, and laid up the Overplus of their Gain. They might allow, tho' it was rare, of an expensive Excursion now and then; but they

usually made themselves amends by their alter *frugal* Management : But we have *now* so long used ourselves to Superfluities, by giving Way to Pleasurable Inclinations, that, without the *united Force* of *Industry* and *Frugality*, we shall never be able to recover and re-assume the wiser Practice of those who confined their Desires to *Necessaries* only, and made, by their *Savings*, Provision against the *Rainy-Day* of adverse Fortune.

A *third Cause* why *Industry* and *Frugality* are not more in Esteem and Practice, is, either thro' the *Want* of *LAW S*, or the *due Execution* of them, whereby to *enforce* the Exercise of them. A Man may, without Control, be an idle Spendthrift, and bring himself and his Family to Poverty and Want. There is no Law to prevent a Man's being a Beggar, if he has a Mind to it ; and 'tis a great Temptation to our *slothful* and *idle* People, that the Parishes are bound to receive and find them, when they are no longer able to go about to beg and steal.

There are indeed Laws to punish *Vagrants* and *Drunkards* ; but the Stocks and Whipping-Posts, as they have been for a long Time much out of *Use*, so they are now almost out of *Being*. A Drunkard was formerly a Sight of Abhorrence, and was justly expos'd to the Scoff and Odium of the People ; but 'tis now become Matter of Sport and Pastime to see any one acting the *Swine* in *Human Shape*.

Any one may be Drunk, Debauch'd, and Disorderly, wasting his Time, and losing his Money at Games and Sports, and who dares say, *What dost thou ?* Scarce a Town or Parish but can evidence this Truth : They can see, to their Costs, the Idle and Lazy among them neglect their Work and Labour, and attending the honest Callings they were bred up to ; they can behold some fauntering up and down the Streets, others lying whole Days at the Ale-house, while their Families are famishing at Home.

Home, and not a few following the Diversions belonging only to Gentlemen. They Hunt, they Fowl, they Fish, and fight Cocks; and whosoever dares to interpose either with Counsel or Reproof, the Malapert shall presently repartee, *Who made thee a Lord over me?* As the Drunkard rails at his Rebuker, and arraigns him for Disaffection to the Government, for endeavouring to lessen the Revenue of *Excise*, so other Libertines cry out against those who correct them, that they are for destroying the Liberties of the Subject. Thus all private Mouths being stopt, and the Publick thinking not fit to open either that of the Legislative or Executive, so as to restrain and curb the corrupt Minds and perverse Wills of Men, they may be as *slothful* and *expensive* as they please, and run into such Excess, as to cashier *Industry* and *Frugality* from all human Usage, and exercise it only on Brutes.

Thus much by Way of General Address; what is to come shall be particularly apply'd, and accommodated to the several Conditions and Circumstances of

<i>The GENTLEMAN,</i>	<i>The SAILOR,</i>
<i>The SCHOLAR,</i>	<i>The ARTIFICER,</i>
<i>The SOLDIER,</i>	A N D
<i>The TRADESMAN.</i>	<i>The HUSBANDMAN.</i>

C H A P. I.

To the GENTLEMAN.

GENTLEMEN may think themselves needlessly brought into the List, and be apt to think, that their happy State should exempt them from hearkening to Doctrines so disagreeable as the *taking Pains* and being *parsimonious*, as what is calculated only for such as have not sufficient to subsist without the Exercise of *both*: But Persons of Estate and Distinction may please to know, that the Cares and Troubles of this World must be undergone and discharged by the Inhabitants thereof, according to every one's Class and Condition; none being totally freed from a Share of helping to bear the Common Burthen: And as the most servile and laborious Part falls of Course to the most Abject, so that which is most easy and agreeable will ever be the Option of those whose Circumstances lay claim to be the first Choosers. But choose every one must, and will no doubt do it, as they have Liberty of Choice; which will ever reside more or less, according to the several Capacities, Ranks, and Degrees of Men. A KING hath his Cares as well as the common Labourer: If then *Gentlemen* must have their Share in the common Business and Concerns of Life, *Industry* in the Dispatch of it, is not below or unworthy their Regard.

And as no Condition of Life so far exempts them from the common and ordinary Calamities of it, but that Rich Men, by the Vicissitudes and Contingencies which we are all subjected to, oftentimes become Poor; that the Great and the Noble are sometimes reduced to Necessity; and that 'tis not given to the Wisest of Mortal Men to foretel what will betide them the next Moment, it must surely follow, that

a Lesson

a Lesson of *Frugality* may deserve the Attention of the Wifest and Richest of Human Race. Such then may please to consider,

That *Industry* and *Frugality* move in a Gentleman's Sphere, in a careful circumspect managing and husbanding his Time, affording to each and every Thing under his Government, a just and due Proportion of it; not spending too much on some, and too little on others; in particular, not carving out too great a Share for Recreations and Diversions. The Excess of Inclination in Gentlemen to their Sports and Pleasures is the *Siren* that has allured Thousands to their Destruction. When once they listen to that *Charmer*, *charm she never so foolishly*, they follow the Incantment, and run headlong into Habit; and when that has once got Dominion over them, they are not in a Condition to attempt their own Rescue, but pursue the Chace 'till they fall into the Pit and perish.

How many Gentlemen have woefully demonstrated this Truth, by sacrificing all their Thoughts and Time, and whatever should be accounted most dear and valuable to them, to their Excesses in this one Point? What fine Estates have been lost, lessen'd, left incumber'd, or unimproved? What reputable Families have been reduced to Indigence? How many fine Women, who brought ample Fortunes to their Husbands, have been made miserable? Hopeful Children, fitted by Nature to have become Considerable in the World, have been, for want of Paternal Care and good Education, left helpless, and unable to put themselves into any Ways of Subsistence, and render'd thereby obnoxious to the Temptations which such a forlorn Condition exposes them to; and are often ensnared thereby to take *indirect and dangerous Ways to keep from Starving*: And all this by means of Gentlemens making so much of their Time and Application subservient to their Pleasures,

fures, Exercifes and Paftimes, among which that of Drinking feems to be the darling Delight, as what affords Gaiety of Mind, a Difpofition to Mirth and Jollity; and being a fociable and converfable Entertainment, it is got to be the grand Remedy for all the Troubles of Life, and the only Way to come at the true Goût and Relifh of whatfoever is defirable in it.

But if Gentlemen would be perfuaded ferioufly to confider, before they engage in the Purchase, what they muft in the End pay for their Pleafures, when unmeafurably purfu'd, and would lay to Heart the difmal Confequences which muft inevitably enfue the out-living their Eftates, and neglecting their Families, they could not furely be fo barbarous to bring fuch Defolation upon themfelves and their innocent Offspring, by gratifying a vitiated Propenſity to Sport and Diverſion, and eſpecially to that of Drinking, which is fuch a downright Destroyer of our Time, Health, and Eſtate, and has ſo many occaſional Evils and dire Events attending the Exceſs of it, that were not Men drawn into it by Degrees, it would be next to impoſſible that any Man of a common Underſtanding ſhould ſuffer himſelf to be at once captivated by ſuch a conſuming and deſtructive Vice.

How then ſhould young Gentlemen be upon their Guard againſt the firſt Inſinuations to the Practice of it: For, as ever they hope to live a ſerene healthy Life, and die an eaſy happy Death, they muſt by all the Ways and Means imaginable avoid being decoy'd and drawn into a Habit of what will rob them of all the Delights of Temperance, as Soundneſs of Body and Mind, and Length of Days, and in the ſtead introduce ſuch a Train of Evils, as will eat out all the ſolid Satisfactionſ defirable on this Side the Grave, and will ſend them down to it, not with *Grey Hairs*, but with Grief and Sorrow for their hav-

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ing, by an intemperate and disorderly Life, brought them to an untimely painful Death.

INDUSTRY and FRUGALITY in a Gentleman's Conduct should shew themselves likewise in taking Cognizance of, and making Inspection into, all his Affairs, especially that of his Cash, and more especially if under the Care of a Steward or other Servant; that Receipts and Payments be nicely observed and enquired into, Vouchers examined, and Totals cast up, and with such Strictness and Attention, that Servants may see it is done in good Earnest, and with such a Resolution and Readiness as may convince them, that it is the Result of an *industrious frugal Mind*, and not out of Formality, or to keep them under the Fear of offending: And this is necessary more on account of *good* Servants than *bad* ones; for it can only prevent a bad Principle in a bad Servant from Overt-acts, but a good and faithful one may, thro' the Force and Power of Temptation, and there cannot be a greater than to be carelessly or not at all over-look'd, become a wicked one. Therefore there is no Plea for a Gentleman's Omission herein, on the Score of his having a good Opinion of his Servant; for if he be *honest*, keep him so, by not giving him Occasion of thinking to be otherwise, by a careless superficial Inspection, or total Omission, of his Transactions. It would endanger the Morals of the most resolved in Virtue to have a Trust of Cash, and an Opportunity of Misapplication without being discover'd.

If a Gentleman be his own *Cashier*, he must not indulge himself in the Neglect of keeping an Account of his *Comings-in* and *Layings-out*: For the having in View his daily Disbursements will certainly contribute to his good Oeconomy. It is indeed the Spring and Life of it; for as it is in itself a singular Instance of *Industry*, so the natural Effect of it will be *Frugality*. A Man may miscarry notwithstanding

his Niceness in Accompts : But the Omission, or a partial imperfect Way of keeping them, has been the common Rock whereon so many have split, and the due and regular doing of it is a Compass, that whoever steers by, needs not fear, under *Providence*, being shipwrecked, but have a prosperous Passage thro' this World.

'Tis Mens spending, and laying out at random, that has ruined so many : 'Tis to run blindfold thro' the World not to allot and proportion our Expences to our Income : And who can do that, without keeping an Account of both ? So that there is nothing Gentlemen should have more at Heart than adhering to a Practice which is of so great Importance to them ; 'twill denote a great Point of *Wisdom* in them, and 'tis the ready Way that leads to *Wealth*. For the frequent looking over our daily Expences will almost necessarily put us upon Contrivances to *save* and to *spare* ; and the Fruits of *Frugality* will then appear, and we shall soon be convinced of this Truth, that Estates are more easily and certainly got by *frugal Management* than by the Gains of *Industry*. It is usual to hear some say, That should they keep an Account of their daily Expence, the Sight of it would make them mad ; and therefore omit it. This is being afraid before they are hurt, or likely to be so, for surely the Experiment was never made to that Effect ; but the contrary Practice hath brought many a Man to his right Mind, never put any one out of it.

Gentlemen have the greatest Reason to be on the Side of *Industry* and *Frugality*, because it is incumbent on them to improve their Understandings, and fill their Minds with all that useful Knowledge which is necessary to make them serviceable to the Publick ; to be well acquainted with all the Parts of our Constitution, the Form of our Government, the Prerogative of the Crown, the Liberties of the Subject, the

the Usages and Privileges of Parliament, the Nature of all Offices, and the like: And is all this to be done without a close Application and much Time in Reading and Study. But, the Truth is, because it does require a great deal of Labour and Time, and affords at first so little Diversion, being a dry and insipid Task, therefore Gentlemen disrelish it, and do not care to be attached to any Thing but what will give them present Pleasure; they love not to take Pains unless the Reward be at hand. This is the chief Cause why these laudable Studies are so much laid aside, and that Recreations and Pastimes are so multiplied among those who should despise sensual Pleasures, and aspire after those of the Mind: But because they are not to be so soon come at, by reason some Exercise of the rational Faculty is necessary to rouse it up from the Lethargy our Youth and Vanity usually cast it into, before we can taste the delightful Contemplations of the Mind, few have Patience to wait 'till their reasonable Appetite be prepared to relish them.

There are sometimes Persons whose Understanding was either never so much clouded with sensitive Delights, or is of that native Brightness, that it breaks forth of itself, and dispels all the sensual Mists that commonly obstruct and hinder it; and such as these do not stand in need of any preparative Exercise to dispose them to the Taste of rational Pleasures; they easily shake off Sense, and converse with the Diviner Part: But with the Generality it is far otherwise.

But would Gentlemen be persuaded to hearken to the Calls of Reason, and vouchsafe to listen to its Dictates; if they would relax a little from their eager Pursuit of what they call their Sport and Pleasure, and enquire and search into the Nature and Tendency of these Twin-Virtues of *Industry* and *Frugality*, they would find, that in the due and regular

Exercise

Exercise of them there is more manly and durable Delight than what the utmost of our fashionable Diversions can possibly afford us.

These two Virtues then are nothing else but what arises from that first and universal Principle of Nature *Self-Preservation*. They are the two main Streams that flow from that Fountain. When we come to Years of Thought and Consideration, we are as naturally solicitous about Ways and Means of Subsistence as we are to suck the Breast when we are born, provided the Mind has not been before poison'd and corrupted with too great Indulgence in Play and Pastime, and thereby depraved and vitiated from its natural Instinct. And it is this Solicitude that is the immediate Forerunner of *industrious* and *frugal Thoughts*, how to get, and spare, and lay up, providing thereby against the Evils of adverse Fortune, to which we are all liable. And if these Thoughts are suffered to revolve in our Minds, 'till Occasion breaks, and Opportunity presents, for Action, they will produce these two natural as well as necessary Procurers and Preservers of all good Things to us, *Industry* and *Frugality*.

And as we conform to the Calls of Nature, when we take Care for the Future, so we gratify thereby in the highest Sense the rational Faculty, than which nothing can be a greater Delight : For when we do what our own Minds, when they are not misguided, approve and applaud, we have the Suffrage of the Almighty on our Side. Our Consciences, *i. e.* the Judgment of our Minds, were given to be our Rule to guide and direct us ; and when we carefully order our Goings in this Path, as we pass the Stage of Life, we answer the original Intentions of our Maker ; and when we do so, what inward Satisfaction and Serenity must needs arise in our Breasts, infinitely surpassing all the light and airy Transports of sensitive Enjoyments ?

To make it evident then that we act most agreeably to the highest Reason of our Minds when we are truly *industrious* and *frugal*, let us in our Thoughts survey our present State and Condition in this World, and see how we are beholden to these auxiliary Virtues, to succour and defend us against all the Evils we are exposed to, and to whose Aid alone we owe, under GOD, the obtaining and keeping all the good Things we are capable of enjoying.

It is owing to the *Industry* and *Care* of our Parents that we are nursed and brought up in our helpless State of Childhood, and that, according as they are therein more or less *industrious* and *diligent*, so much better or worse we fare afterwards. When we are grown up and able to shift for ourselves, and begin to think upon what Terms we are here in this transitory State, what our Work and Business is while we are in it, and what the End and Issue at last will be, we soon perceive what helpless defenceless Creatures we are. We have indeed Appetites that crave for Sustenance for the Support of Life, but no Means to come at any but what we must either gather or get with our own Hands. We are liable to infinite Evils, and not one Moment secured from one or other of them, destitute of all Defence, except what our own Strength and Policy can furnish: But unless an *industrious vigilant Mind* will actuate and exert them, we may lie down in the Ditch, and in vain cry, *God help us!* When we are possessed of any Thing, the Enjoyment of it is as precarious as our Lives, which are in Danger every Moment; and we have nothing that can secure the one, or preserve the other, but our own *industrious frugal* Foresight.

And as to our Preparations for a BETTER STATE, is it not evident what Pains we must take to govern our Passions, subdue our Lusts, and regulate our Affections, and so order our Conversations agreeably

to our Faith, that so our *Belief* and *Practice* may be of a-piece. This surely requires great *Industry* and a *frugal* Management of our Time, if we attend as we ought to the due Performance of it: And when these Things are laid together, when the Work of this Life and what relates to the other be united and honestly discharged, which is living to the End and Purposes for which we were made, our Reason receives the highest Gratification 'tis capable of in this mortal State, and thereby we treasure up to ourselves such Peace and Tranquility of Mind as is not to be equalled by any Thing in this World, and only exceeded by the Joys of a better.

A Gentleman's Condition, tho' never so opulent, is so far from intitling him to more Ease and Inactivity, or a less Concern how his Expence is managed, than others of *meaner Circumstances*, that the more a Man hath, the more should be his Care and Vigilance, and proportionable to his Spendings must be his Management. A great Estate will have great Goings-out, and will require an equal Degree of *frugal Contrivance* to act to Advantage. The common Saying, tho' somewhat *Hyberbolical*, that *there is greater Care and Trouble to keep than get an Estate*, gives a Sanction to this Truth, and the daily Experience of all those who have great Possessions confirms it.

It is a fatal Error among many, but especially the *junior Gentlemen*, that they think they have nothing to do but to spend what they have in such a Manner as will make most for their Delight and Entertainment; and from this false Persuasion their Thoughts are always intent on projecting how to taste the Sweets of Life with the most exquisite Relish, without minding or regarding the Expence either of Time or Money. As this is a very *false*, so it is a most *mischievous* Notion, and hath a thousand Evils at the Heels of it; at least it hath enough to make any one miserable *here*, and to endanger him *here-*
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after. For where a Mind is wholly set upon gratifying the *Sensitive Faculties*, all the other Parts of Life are left out of the Account; every Thing must be subservient to this grand Design: Whether *Religion, Reason, Interest, Necessity*, or whatever comes in its Way, must give up to it. Nor can the Consideration of *Health, Length of Days*, and a gentle Exit out of *this World*, be heard or attended to. They profess to believe that a *short and merry Life is the best*, and as is their *Faith* so are their *Works*; they *live apace*, and consequently must *die soon*.

Let the Gentleman then please to consider, that *Industry and Frugality*, rightly understood and practised, as they will administer to him the most substantial of all sublunary Pleasures, so they will be more his Glory than his great Possessions. *Solomon* tells us, that *the diligent industrious Man is a Companion for a King*; intimating thereby, that *that* Virtue raises and exalts a Man's Mind as much above the common Level of other Mens, as the Person of a *King* is distinguished by his Royal Robes and Dignity from his Subjects. *Industry* and a diligent Attendance on the Affairs and Business of this World, whether in high or low Degree, is such a transcendent Attainment, that it exceeds all moral Excellencies whatever. It acquires, *humanly speaking*, all good, and prevents all evil Things. If a Man wants Riches, it will procure them; if he comes short in Understanding, 'twill make him wiser, or supply the Want of it another Way. It will not only preserve us in Health, but, by a diligent Attention to the State of it, and watching, as an *industrious Mind* will ever do, the Fluctuations it is subject to, and applying timely Remedies, it will recover the Disorders of it: 'Twill likewise lengthen our Days to the Period of old Age, when, like Fruit fully Ripe, we shall drop out of Life with Ease, and without Reluctance,

luctance, freed from the Anguish and bitter Agonies, the amazing Terrors, and intolerable Pangs which usually attend the untimely and unprepared Departure of those who seem fond of forcing, by their unkind Neglect and ill Usage both of Soul and Body, a Separation long before God and Nature intended.

And are these the genuine Fruits and Products of living *industriously* and *frugally* in the World? How then can Gentlemen suffer their recreative Exercises to monopolize their Time and Thoughts, and allow so little for their managing their Estates, and improving their Minds? How are they able to defend the so frequent long, and unseasonable Sitzings at Drinking, forcing Nature to receive such unreasonable and excessive Quantities, as must inevitably break their Constitutions, and make them weak and crazy, before they come near the Age of grey Hairs? And how can they answer it either to Body or Mind, to sleep away so much of their Time, and especially those chearful entertaining Minutes of the Morning? — Surely whoever reads Sir *Rich. Steel's* TATLER, No. 263. must be perfectly enslaved by habituated Sloth and Indulgence to Ease, that will not be prevail'd upon to take into his wakeful Part of Life those early refreshing Hours. Would to God some generous Youths in the Gentleman's Class were inspired with noble Resolutions of reforming these pernicious Practices, that they might be Examples to all about and below them, and that their Courage might be as great as is the Goodness of the Cause: This would make them the Glory of the present Generation, and the next will have great Reason to call their Memories Blessed.

C H A P. II.

To the SCHOLAR.

INDUSTRY and FRUGALITY is so much the SCHOLAR's Province, that he may account it a needless and over-officious Work, to be told how conducive they both are towards the Acquisitions of *Learning* and *Knowledge*: But, with his Leave, it must be observed, that how much soever Scholars may know, in this Age, of the *Theory*, they are very defective in the *Practice*, of these so necessary and useful Virtues, Whoever views the present Condition of our Schools, Inns of Court, and Universities, excepting some of our great and well-endow'd Schools, will soon see how much we are fallen from that Strictness of Discipline our Fore-fathers were fond of, and with great Care maintain'd. But now the Governors of our Seminaries of Learning have much slacken'd the Reins of Government, and the Governed have unbridled in Proportion. The Reins are easily let loose, but very hard to recover: And this is wholly owing to the Abatement and Decrease of *Industry* and *Frugality*; which being the Disease, the Increase must be the Cure; and 'twould be well if both the Instructors and the Instructed were agreed in the Point, and jointly resolved to begin the good Work, since it is of so great Import, not only to themselves, but to the Publick, that the Places set apart and dedicated for the Advancement of good Literature and liberal Education, should be made use of to no other Purpose but to answer the great Ends of their Institution, and that the Time to be spent there in Study and Exercise be managed with all *Industry* and *Frugality*, taking no more Time for recreating and unbending the Mind, than may suffice to set it to work again with greater Vigour.

This was the Original Design and Purpose of our many noble Foundations, and 'tis great Pity that the first Intention should in the least be deviated from. *Industry* and *Frugality* are the Life and Spirit of those Places: If *they* are once forc'd to take their Flight, farewell every Thing but meer Form and outward Appearance. The Streams must needs cease when the Spring fails. How should this affect all the Collegiate Inhabitants, and animate them to put a Stop to the Decay of what should be the darling Qualities of every Member of their several Societies, and esteem'd the distinguishing Badge of Honour and Respect among them. They that excel should be had in the greatest, and the lame Proficients in the least Regard. 'Till these two ornamental Virtues become the chief Furniture for adorning these appropriated Dwellings, they will never appear as Places dedicated to those great Uses of acquiring Knowledge and Wisdom by Learning and Study: For when the latter are but faintly pursu'd, the former is never attain'd; which destroys the very Purposes for which these Houses were so worthily set apart.

The Complaint is in every one's Mouth who has felt the Evil, that an *Academic Education* is become very Expensive; which must be chiefly ascribed to the Decrease of Discipline. Students do not now-a-days conform to statutable Rules and Injunctions out of a Veneration for the Laws, or Respect and Reverence to their Superiors, but meer Compulsion from the Fear of Penalty: For whenever they think they are out of Danger of having their Blot hit, for 'till it be they conclude it *none*, be the Crime what it will, they scruple not great Enormities.

The Affectation is so great among *Under-graduates* of appearing to be above what they are, they seem ashamed even of the Habit they are obliged to wear for Distinction's Sake, and would fain, by little Alterations,

terations, make it look like what it is not. They are for inverting *William* of *Wickham's* Motto, would be *Men* before they have *Manners*, having not Patience enough to pass the Period limited for taking *Degrees*. Their Inclinations to the Vanity of modish Dress, and the mighty Propensity to Drinking and other Diversions, seems to overrule and bear down those aspiring Thoughts and Desires after Learning, which alone should fill the Breasts of all that enter the Places consecrated to Erudition. From hence comes not only lavish Expences, but, what is most to be lamented, the irreparable Loss of the only Opportunity of a young Man's Life for laying the Foundation of his future Welfare. And is not all this owing to the Want of *Industry* and *Frugality* both in Governors and Governed? If the former were industrious to keep the latter to their Duty, they would as diligently apply to the Discharge of it, and thereby prevent the Misquandering so much of their Time and Money as is now squander'd away, not only for *nought*, but, what is much worse, the Ruin of many a Man's Health and Morals.

It must be confess'd, that many of our Youth who are sent to the Universities are previously tinctur'd with the Love of Ease and Pleasure, not fired with Emulation, as all ought to be who have any Purpose of being Proficients there; and this we must ascribe to the Deficiencies of most of our *Country Schools*, where no adequate Preparation are made for transplanting Youth to those Great *Seminaries*. This is owing very much to the little Encouragement given to School-masters, whose Profession, if exercis'd aright, and with Judgment and Industry, deserves our utmost Respect and Esteem. It is not only to teach our Children *Languages*, but to cultivate and ripen their *Understandings*, to bring them under Discipline,

cipline, by softening their Wills, and inuring them to a patient industrious Pursuit of what is Commendable and Praise-worthy : And can those who will undertake and perform, as it *ought* to be, such an important laborious Work be *too greatly encouraged* ? No surely ! The *deserving* Teachers and Instructors of our Children ought to be had in great Honour by us, and to be animated with Rewards answerable to their Work. They should come under the Regard and Concernment of our Legislature, and have publick Provision assigned them, and great Care taken that none but the *meritorious* should be admitted to such an important and skilful Employment. The contrary Practice hath almost render'd of no Effect our many Country Free-schools, where Masters are chosen without any Regard either to *Learning* or *Genius for Instruction* ; the Choice being often left to Persons who understand neither the one nor the other. Nothing but Interest, Humour, or Party, appear in these Elections. An Example of this kind, with the evil Consequences that attend it, may illustrate this Truth, and make greater Impression on those who have so great a Trust committed to them, than any Advice or Counsel.

There is, in a certain County, an Endowment for a *Free-School*, and two Exhibitions towards the Charge of making two Scholars : Formerly there were always very eminent Masters in that School, who conscientiously and industriously, as well as skilfully, discharged the Duty of the Place ; by which means it became and continued Numerous, not only of Town's Boys, but of Gentlemens Sons of the Neighbourhood, many of whom Boarded in the Town, which was of great Conveniency and Advantage to the Inhabitants, in having twenty or thirty Boarders at a Time, paying well for their Diet and Lodging, and causing great Resort thither. Had there

there been a Succession of such Masters, the Town by this Time had been, by a modest Computation, five or six thousand Pounds the better. But it had the Misfortune, long since, ^{to} have it interrupted, and thereby lost all the Good which had accru'd to them whilst the School remain'd in Reputation: For there happening one to be chosen, that came far short in Merit of former Masters, his Deficiencies were no sooner discovered but it declined, and fell almost to nothing, and so has continued to this Day. And as the Town might have gained so considerably, had the School been kept up in Credit by an able Master, so it has lost much by having been forced for so long a Time to send Children Abroad to Board and School. This discovers not only the dire Effects of shewing the least Favour at Elections on any other Account but pure Merit, but it likewise demonstrates the sad Fruits of a *remiss, inactive, slothful Spirit*, a Temper the very Reverse to a *good School-master*.—The Consideration hereof should at Heart affect all who are concerned in Elections of Masters of endowed Schools, because this Example puts it out of all Question, that they who choose Persons incapable of answering the End of such Benefactions, are alone culpable for all the Damage and Mischiefe consequential upon it. Here is not only the Loss of very many Years annual Income, but a Deprivation of all the Good which would have accrued if it had been rightly and justly, and with Care and Caution, apply'd to the true Intent and Design of the Donor.

It were most heartily to be wish'd, that all those, to whom the Care and Instruction of such of our Youth as are designed for Literature is committed, would lay to Heart the Importance of that great Trust: That they would consider how much the future Welfare of their Scholars and Pupils depends upon

upon their good Management and Conduct. As they manure and prepare the Soil, and sow the Seed, such will be the Produce : The Crop always answers to the Culture. An industrious skilful Instructor will meliorate Nature, as far as it is capable ; and the Attainments of Proficients will ever be in Proportion to the Pains and good Management of the Teacher, especially when Learners join their utmost Endeavours, and strive with Earnestness to receive and digest Instruction : And indeed, without a mutual Concurrence of both Master and Scholar, the Work of Erudition will never run smoothly on : There must be a joint Endeavour in it : As the one labours to instil Knowledge, so must the other to imbibe it.

It cannot be here unseasonable to recommend to all Scholars and Pupils, who are desirous to acquit themselves with just Applause, that they would make their Business their *Delight*, and not account it their *Task* and *Burthen*, as knowing, that in their *industrious* and *attentive Dispatch* of it is wrapt up all their Happiness : Let them consider to what End they are sent to Schools and Colleges, how *great* their *Work*, how *short* their *Time*, how much their Expence, and what Expectations their Friends and Relations have of the Improvement of this most Valuable Time of their Lives, which if once lost and squander'd away is never more to be retrieved. They should watch over their Inclinations and Desires, and curb them : When they would incline to Remissness, Delay, or Neglect of Business, or if in the Intervals of it they should prompt them to spend too much Time in Refreshment or Bodily Exercise, they should then exert a Resolution worthy the Occasion, and crush the Inticement by a peremptory Determination to apply to Book and Study, and to look upon all Relaxation from Business as *lost Time*, and as subservient only to the better Dispatch of it. And what
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can be said sufficient to make our Young Students to abominate that malevolent Spirit of Intoxication by Drinking, which now so much haunts all Places and almost all People? What Havock has the Malignity of it made among us in this Age? What hopeful young Persons has it debauch'd and brought to the Period of their Lives, when they were but just beginning to live? And tho' the Strength of Constitution has in some withstood the Shocks of frequent Excesses, 'till Habit has introduced it into Nature, yet even there it has made Life a Burthen, depriving them of the true Relish of it by the painful Diseases incident to Intemperance. One would be apt to imagine that it would be enough to create an Aversion in young Men, who are, no doubt, desirous of long Life, Health, and happy Days, to be told, that the Excess of Drinking will most effectually rob them of all these, and bring them to a melancholy if not a miserable End: That 'tis a Vice so ensnaring, that if they come into its Confines, they hardly ever retreat, and therefore dangerous to be trusted, or ventur'd upon.

Let what has been said suffice for the *Scholastick Reader*, with this Conclusion, That where *Industry* and *Frugality* prevail, there Learning prospers: For when no Pains are spar'd, nor Time wasted, in order to the Attainment of it, the Progress must be proportionable, and the Increase come up to the Measure of such extraordinary and never-failing Means. And, on the other hand, where these successful Virtues bear little Sway, Strictness of Discipline is in its State of Declension: As that waxeth faint, Remissness and Sloth, those destructive Weeds to the Growth of good Literature, prosper.

C H A P. III.

To the S O L D I E R.

THE Gentleman SOLDIER will receive in good Part what is intended to do him Service: It is to advise the Spending his spare Time to some good Purpose or other, and not throw it away, as what is of no Value or Account with him, and also to save and lay up the Overplus of his P A Y ; and tho' that of the common Centinel be indeed *small*, yet he may, by the Skill of *frugal Management*, by little and little, lay up against an evil Day. The Intervals of Time which all Soldiers have from Duty, if industriously and honestly made use of, to the utmost they are capable, would at the Year's End furnish something worth looking upon, the very Sight of which would afford more Pleasure and Satisfaction than they have enjoy'd throughout the past Year, by humouring an idle, careless, and lavish Disposition, which is a Sin that so easily besets a Soldier when he is off from Duty, that, unless he will employ a Part of his Courage to overcome that formidable Enemy, it will be continually beating up his Quarters, and never cease, 'till it has carried him away Captive, and forced him to the Commission of what will rob him either of his Peace or his Pence, and very often of both.

When a Man hath more Time than his Employment requires, he is greatly under the Power of Sensual Desires and Appetites, and without a great deal of Self-denial, and a Resolution sufficient to exercise it to good Effect, his Propensities will be too prevalent for him. Nature in all its Cravings is so violent, that where it finds a Possibility of being gratify'd,

gratify'd, all the Powers of Reason alone, without the Help of a very vigorous Resolve, prove frequently ineffectual. Soldiers need not be told this Truth; they have daily Experience of it; and happy would it be for them to be as much upon their own Guard against the Temptations of their idle Time, as they are in the Execution of their Duty. And in doing so, a double Advantage would arise, because the Means of avoiding Mispending of Time is the Way to employ it to Advantage: For as it is very rare to waste our Time without the Expence of Money; so we not only *save* but *gain* it, by a good and industrious Use of it.

Is it not great Pity to observe what a Consumption of Time and Expence of Money there is among our Soldiers at this Day, by Drinking, Gaming, Sporting, or idle Sauntering, and that not only among the Common Sort of them, whose well-boned Limbs are fitted for Labour, but the Officers, whose Liberal Educations have prepar'd them for the Pleasures of the Mind, by Reading and Study? They would find their Account at the Year's End, if they would discipline themselves, in this Respect, as they do their Centinels. They can, if they please, subject their own Minds, their Wills and Affections, to the Rules of Reason, Prudence, and Convenience, without putting Necessity into the Case, tho' it often will creep in, *nolens volens*. What Good would accrue to themselves and the common Soldiery, if they would resolve to be the gallant Leaders of a Reformation, and strive by Example, Inspection, and Counsel, to manage and improve spare Time, and save needless Expence, and so bring *Industry* and *Frugality* into Martial Esteem and Reputation.

When the Soldier shall be once persuaded to be so much his own Friend as to make the most of his spare Time, and manage his Expence by the Art of

Saving, how happy would be his Mind! how healthy his Body! how full his Purse! and what Honour and Esteem would always attend him! And when *all these* shall be added to a *British Courage*, how Consummate a Generation of *Gentlemen Soldiers* would *Great Britain* be bless'd withal! And nothing is requisite towards the Attainment of all this, and to make us a Nation thus happy in our Military Men, but Minds willing and resolved to encounter perverse Inclinations, disorderly Affections, ungovernable Appetites, and unruly Lusts, which so much disturb the Peace of the World. These are the rank Weeds which of themselves spring up in Minds uncultivated, and unemploy'd: When our Thoughts are busied about the laudable Things of Life, and industriously at Work to succeed in our Enterprises, these Pests of Human Society and Converse are either extinguished, or so over-ruled, as not to molest or hurt us. Why then should not the Soldier be as much fired with ambitious Desires to overcome *himself* as to conquer his *Enemy*, since the Wisest of Men hath assured us, That *he that ruleth his Spirit is greater than he that taketh a City*.

It ought not to be omitted to put the Soldier in mind, that if no Wordly Considerations will prevail with him to forbear the Consuming that Overplus of Time his Profession spares him, in what is either not allowable or commendable, there will be an After-Reckoning for all those valuable Minutes that have been trifled away or mispent. 'Twill be a double Account when the Good he might have done, and the Evil he hath done, shall be brought as a two-fold Charge upon him: He will therefore do well to bethink himself in Season how he will be able to answer his daring to omit the one, or presuming to perpetrate the other: And let him not delude himself by entertaining Atheistical Notions, with Design to stifle the Thoughts of these serious Things.

Things. It may indeed serve for present Amusement, or, like a *Popish Indulgence*, to quiet his Mind whilst he is under the Impression of the Pleasures of Sensual Gratifications: But, *he may depend upon it*, that, when the desire is gone off, by Age or otherwise, fearful and awakening Things will croud in upon his abused Mind, to his Confusion in this World, and Destruction in the other, unless a timely Reformation and severe Repentance prevent it.

C H A P. IV.

To the TRADESMAN.

TO tell the TRADESMAN *he* should give Preference to *Industry* and *Frugality*, or to persuade *him* to the Practice of them, may well be thought *impertinent*, since these are as much the Essentials of his Trade as the Skill and Art of it is. But ever since *fair Trading* began to turn into *foul Tricking*, and Men, by the Artifice and cunning of *Stock-Jobbing* and *out-witting* one another, got Estates without the honest Helpers of *Industry* and *Frugality*, a *prodigal Waste* both of Time and Money hath necessarily ensued; For where little Pains have been taken to get, it goes with as much Ease as 'twas got, not like those which have been acquired by the *industrious* and *frugal Hand*. For, when Estates have been *honestly* and *painfully* gotten, they are said, by Way of *Metaphor*, to *wear like Iron*. On which Account, and to give some Check to the Increase of such Corruptions in Trade, in order to the Recovery of its pristine State, 'tis hoped the *honest fair* Trader will not think himself ill-treated,

to

to be told, That if he frequently would ponder in his Mind how hard it is, in the good old Way of Commerce and Traffick, to *get a Penny*, and how easy it is to *spend a Pound*, he would effectually be persuaded not to part with his Pound, but for a Pound's worth, and gain as many Pence as by his Skill and Industry he was able.

A TRADESMAN's Business is to buy and sell, and by means of a reasonable Profit to be enabled to live for the present, and lay up for the future; but he must ever bear in Mind, that he is not sure that all he gets will abide by him, but sure and certain that all which goes out for Subsistence will never return again. *Profit is precarious*, but the *Needs of Life* are *fix'd and determin'd*. This wants no Illustration: The *Variety of Losses* a Trader is liable to, by Trusting at Land, and Adventuring by Sea, by perishable Commodities, and Perils from Thieves and Fire, makes it manifest, that he is set in the midst of Contingencies, and subjected to so many fortuitous Events, that his *utmost Precaution*, assisted with an *indefatigable Industry*, is but barely sufficient to guard him against all the Evils that his hazardous Circumstances subject him to; but that sometimes, when concurring Causes meet, to draw on Disappointments, the most vigorous Effort to withstand them are baffled and beat back, and the Man who but Yesterday valued himself worth *Thousands* is to-day esteem'd at nothing. Can any one that is set in so slippery a Place not take Heed to his Steps? Hath he Leisure to lavish away either Time or Money, when he hath no real Claim to either? For whilst all he has under his Management is in Hazard, how can he call any Thing his own? Commerce has always a *Debtor and Creditor Side*; as he *trusts others*, so he is *trusted* by others; and 'till the Game is up, and a Ballance be made, either by Death or some other conclusive Event, of the Success of his
past

past Negotiations, it cannot be known on which Side he stands with the World.

The foregoing Consideration extremely condemns the *expensive Way* of living of our trading People: How strangely fond they are in imitating with Eagerness the Gentry and Quality in their Variety of Apparel and Dress, in the furniture of their Houses, and in their frequent and expensive Entertainments and Diversions. Surely it was much better for the Trading World, when Men minded their Commercial, and Women their domestick Affairs, with such *Application* and *Industry*, and with such *Inspection* and *Frugality*, as not to find either Hearts or Leisure to be so vain as to move out of their Sphere, to be thought to be what they themselves knew they were not. When our trading Fore-fathers attired themselves, with a manly Decency in Dress becoming their Station, when they found all their Time and Pains little enough for the honest Discharge of their Business, and instructing their Children and Servants, and had none to prate away at Coffee Houses and needless Visits; *then* was the Time that *Traders* look'd and liv'd like *Traders*, and thriv'd accordingly. *Bankruptcy* was *then* under such Contempt, that a Man would choose to feed almost on *Bread* and *Water*, rather than be brought to such Ignominy. How rare was it in former Days to hear of a Man's failing or becoming Bankrupt, to what it is in *these*, wherein, by being common, it has so greatly added to the Hazards of Trade, that 'tis not easy now to distinguish who are safe and who otherwise.

The *chief Cause* of this great Evil, which can't be enough lamented! is most certainly the *Decay of Industry and Frugality*, among those who are so peculiarly concern'd, to keep up the Spirit and Life of them to the utmost Degree of Strength and Vigour: For in vain do they think to throw their Miscarri-

ages on the Side of *Misfortune*, when it is so plainly on that of *Mismanagement*; and 'till that be amend-
ed, we must never expect to see our former *frugal industrious Days* return.

It may not be amiss to mention here that *false pernicious Notion*, so frequently given out by ignorant or designing Men, that because great Expence and lavish Layings-out in the *Ware and Tare* of Life, *viz.* Food, Raiment, &c. occasion a great Circulation of Money among us, therefore it is for the general Good of the whole Community, that every Individual should send his Money going as soon as 'its got: Than which nothing can be more *absurd* and *opposite to Truth*, and the Reason of Things; it being evident that 'twas ever, and still is, the true Interest of a *manufacturing trading People* to consume as little as they can upon *themselves*, that they may have the more to vend Abroad to *neighbouring Nations* and *Foreign Parts*; and the more Gold and Silver will be returned, to the Increase of our Cash at Home. A regular Circulation of Money is as necessary in the Body Politick, as that of the Blood in the Body Natural; but an Excess of Flux or Stagnation are alike dangerous to both. 'Tis a great Mistake to think a Nation is enrich'd by its Inhabitants Trading with, and getting Estates by, one another; for what one Man *gains* another *loses*: But when a People, situated for foreign Traffick, as we are, and all Hands at Work to supply the Calls and Demands of it, contenting ourselves with *frugal Allowances* for *our own* Consumption, that so we may the better afford Penny-worths Abroad, and under-sell others; this is the Way, and the *only one*, to enrich us.

Our Neighbours of the *United Provinces* preach and practise this Doctrine, and feel the good Effects of it; *they* are as intent to *save* as they are active to *get*, and will never allow of a Separation between
our

our two *enriching* Virtues. *They* will tell you, that *Saving is in every Man's Power, but Gaining is not* : We are sure of the *one*, but very uncertain of the *other*, and conclude in Opinion and Practice, that *Frugality* is the more sure Pillar to support any People. The Foundation of that formidable *State* was at first laid in all the Maxims of *Frugality*, without which it had not been possible for them, in the Condition they were reduced to, to have begun or carried on their Establishment, and continued in it to this Time ; it being an allowed Truth, that there never appear'd such an Instance of the Force and Power of FRUGALITY, as in the Conduct of the *States-General of the United Netherlands*, especially at the first Formation of that *Government*.

There seems to be at this Day among the trading Part of the Nation such a general Loose given to an extravagant expensive Humour, that if instead of a Check being put to it, by the Example of some of the most Considerable and Wiser among them, getting out of the Crowd, and taking Courage to be *conspicuous* in their Resolutions and Attempts to discountenance and reform the Evil, it should be suffered to increase, and fix at last in an *inveterate Habit*, it must of Course follow, that there will not be that Diffusion of Wealth among us as there ought to be among a People where *Liberty* and *Property* are preserved. But as the Riches of those who accumulate will increase, so will the Indigence of the Profuse ; and the latter will, by Degrees, so out-number the former, as some Time or other to endanger the publick Peace : For *Penury* and *Want* is a State of great Temptation, and when a *small Part* is *very rich*, and a *disproportionable Part* *very poor*, the Body-Politick is in a diseased Condition. Our *Riches* are to the *State* what our *animal Spirits* are to our *Bodies* ; there ought to be such a diffusive Overspreading the whole, as not to leave

any Part uninvigorated ; and when all Parts partake according to their respective Requisites, the whole Frame is in Tune and Harmony.

Moreover, this *lavish squandering Temper* does, in the very Nature and Tendency of it, destroy the true Spirit of INDUSTRY, and in lieu disposes to *Artifice* and *Craft* : For we cannot consume our *Money* but with our *Time* ; so that to the Trader 'tis not only a *double Loss*, but all the while he is upon the expensive Pin he is playing away all Disposition to *Diligence* and *Industry* ; and when that's gone, farewell to all fair Ways and Means of Subsistence ; *Tricks* and *Cunning* must come in Place of *upright Dealing*, to support a Life of *Sloth* and *Laziness*.

It is out of all Question, that INDUSTRY and FRUGALITY must go Hand in Hand, and be made equally assisting to the Prosperity of all that are engaged in Trade and Commerce ; the one cannot subsist without the other : For what will a great *Industry* signify, in order to be rich or get a Competency, if we do not *save* and *lay up* what we get ; and to be sure, 'till *Industry* has done its Part, and got somewhat to *save*, there is no room for the Exercise of *Frugality*.

'Tis strange, that *this Age* should so differ from the *former*, that those who know and experience the Pains and Fatigue, the Anxiety and Hazard, of getting in a Way of Trade, in these Days should spend so freely and so easily, when in the former they gained with *more Ease*, and spent *less freely* ; and 'twas ever observed, that the most considerable *Gainers* were the greatest *Savers*. This must needs come, in a great Measure, from that ruinous Practice of many of our Traders, especially new Beginners ; that they *spend* in their Way and Manner of living in Proportion to their present *Gain*, not considering, that no Man can call what he gets *his own*, 'till he has done trading ; and therefore 'till then he

ought to study, by all the Rules of *Frugality*, to live upon as little as may be, because he is intitled to no more, since he cannot tell whose it is that he is spending, whether his own or his Creditors.

Trading People should conscientiously consider this : For if a Man at the Beginning of his Negotiations, should, because he is *prosperous*, presently put himself into such a Way of living, as if the Gain and Profit of his Trade was as much ascertain'd and secur'd as Land-Rents and Interest : And afterward, the Scene happening to change, he should become as unsuccessful as he was fortunate before, and unavoidably so involved in Debts as not able fully to pay them, are not all his first *unnecessary* and *superfluous Expences* as justly, to be charged upon him, as so much wrongfully taken from those he is indebted to ? Yes surely ! 'tis not the *Manner* of wrongfully taking from my Neighbour alters the Nature of the *Injustice* of it. Circumstances may extenuate or aggravate a Crime, but the Nature and Guilt of it remains.

As Tradesmen would therefore willingly be successful in their Business, let them transact it in such Manner as may most likely make it prosperous : Let *Industry* and *Frugality* have their perfect Work in them, ever listening to their Calls and Dictates, and in a continual readiness for Exercise. As they would *obtain the End*, let them *use the Means*, not faintly, but with all their Force, freely resigning themselves up to the sole Guidance and Direction of these two never-failing Virtues : For, in whomsoever they reside, they effectually remove all Obstructions that would otherwise hinder a Man from being *wise and wealthy* ; for what should hinder his being so, if he incessantly, and with unwearied Industry, in the use of proper Means, labours to attain them ? When the Powers of human Nature are exerted to the *utmost*, it is hardly conceivable what they are able to perform.

If the concurring Means appointed by Providence be rightly made use of, by the utmost a resolute, undaunted, enterprizing Mind is capable of, for the Accomplishment of any Event within the reach of human Attainment, it rarely ever fails of the wish'd Success. Miscarriages are usually owing to Mismanagement, either thro' Want of sufficient Attention, Attendance, or timing Matters as they ought, or to some Deficiency or other in those who transact.

Let us look a little into the Defects of our Trademen at this Day, and see how much they swerve from the true Maxims of Trade. Is there that Attendance, Sollicitude, and Earnestness, in the Dispatch of Business as heretofore? Is it not too much left to the Care of Servants? and can it be supposed, that they should transact with a Spirit as intent and zealous as he that is to reap the Benefit of it? How are necessary Matters procrastinated and delay'd, or not allow'd that sufficient Time they require, in order to a successful Event? Instead of *rising up early*, and *eating the Bread of Carefulness*, by personally supervising their Concerns, do they not sleep away the Mornings and drink away the Evenings? and do the Intervals, when the Time allow'd for supplying the natural Needs of Life is deducted, afford more than what the Coffee-houses lay claim to by customary Due? being so habituated to a daily Resort thither, that *one Omission* is a Penance too great to be undergone, without a sensible Regret. How defective are many in keeping their Books of Accounts? the doing of which as it ought to be is of the last Import to a Trader. This Truth hath been manifested by the many imperfect Books which have been produced to Creditors upon a Failure or Bankruptcy. How ready and forward are they to give Credit, when the Buyer, for the sake of being *trusted*, agrees to an encouraging Price, regarding not the Proverb, That *light Gain makes a*

heavy Purse; but, being in haste to be rich, they trust *any one* for great Gain, tho' they afterward ruin their Customer to get their Money, and many Times get it not. How common an Error is it now for Men to trade beyond their Stocks, running themselves into Debt, without a Prospect of making their Payments in reasonable Time, thereby exposing themselves to the Plague of *importunate Duns* and the Attachments of the Law? and when it once comes to *that*, ten to one but it ends in Ruin. These are some of our Traders wrong Measures, which must needs very much contribute to Mens coming short in the World; and were it nicely enquired into and observed, we should find, that Misfortunes befall them more thro' *their own Faults or Omissions* than any other Reason or Cause they can or do pretend to assign.

If Men would be *industrious* to get, and content with *moderate Gain*, and *save* all they could, they would soon find themselves in better Circumstances than they can at present suppose, and 'till by Experience they prove the Truth of it, will hardly believe. 'Tis all wrong to think, that Men in Trade and Business may live like Gentlemen: There are indeed *different Degrees* of Traders, there will accordingly be as different Ways of living; but it behoves *all* Traders, whilst they continue to be such, to look to the *main Chance*, and make every Thing subservient to it; to sacrifice their Inclinations to Ease and Pleasure, and make the promoting their Interest, and providing for their Families, which is their *Duty*, their *greatest Delight*, and account every unnecessary Avocation from Business a *stealing from his Stock*, a Tradesman's Time being too valuable to be spent to no Advantage.

The Sum of all is, that whosoever will enter the Lists of Trade and Commerce, must take up such firm Purposes and Resolutions of conforming themselves to the true Maxims of it, as may subdue and

keep under all those irregular Desires and Appetites that are apt to come in the Way, and to interrupt the orderly Course and earnest Pursuit of the real Advantages of it. They must summon their best Thoughts for Contrivance, exert all their Powers for Transaction, and by a patient and industrious Attendance thereon wait for the Issue and Event of their Undertakings; and that all the while they are thus busily employ'd in *Gaining*, so they must as much advert to the Point of *Saving*: Wherein there being more Art and Skill than is commonly imagin'd, People are apt to mistake it for a *niggardly narrow Spirit*, which, because it is under a general Dislike and Disreputation, to avoid the Scandal of it, they over-look and pass by the right Paths that lead to our *Frugal System*, and by Degrees get into the little Ways of *Expensiveness*, which brings them at last insensibly into the Road of *Profuseness*, wherein so many fatally perish.

CHAP. V.

To the SAILOR.

SAILORS will come under a twofold Consideration; for they not only *sail*, but, upon Occasion, *fight*, for their Country. They are the *marine Defenders*, as well as the *Navigators*, of our *british and hibernian Islands*; and deserve a *double Portion* of Respect and Honour, being Gentlemen of such complicated Merit, in respect to their laborious, skilful, and hazardous Profession, as to have it said of them, that *they are their Country's Glory and Renown*: And if any thing that shall be here offer'd to them shall persuade them to be as much *their own* Friends as they are their *Country's*, it will complete their Character, by adding great *Wisdom* and *Prudence*.

dence to their other heroick good Qualities, which will attract Affection as well as Admiration.

If our good Sailors would steer, in the Conduct of their Lives, by the Rules and Directions of our celebrated Virtues of *Industry* and *Frugality*, as they do by their *Compass* when they are sailing steady before a Wind, their Pockets would then be as full of *Money* as their Hearts are of *Courage*. They would then *keep* with as much *Care* and *Caution* what they *get* with so much *Toil* and *Hazard*. But it is far otherwise with most of our Sea-faring Families, who ever were for crossing the common Proverb, *lightly come, lightly go*; for they *get* with much *Pain*, and yet *expend* most *profusely*. 'Twill be difficult to account for this preposterous Practice, or to assign any Cause for it, unless it be their Restraint and Confinement on Shipboard disposing them, when they come ashore, to the greater Liberty and Lavishness; or, that being accustomed to the jovial Conversation of a Ship's-Crew when at Sea, their Inclinations stand bent to expensive Company-keeping when got to Land. And because 'tis a much greater Difficulty to stem the Tide of *one* Inclination than *many* Waters; and being Strangers to Self-denial, thinking it inconsistent with the Happiness of Life to displease themselves if they can *possibly avoid it*, they easily yield to Custom, and are prevailed upon, by a natural Propensity, to *spend* with *Pleasure* on Land what they have *got* with *Pain* at Sea. But, be the *Cause* what it will, the Reasons against it are so obvious and cogent, that, if Men would suffer their *Understandings* to influence their Wills, they would scorn to be captivated by a *little paltry Appetite*, and be push'd on to the Gratification of it, at the Expence of three such valuable things as *Health*, *Time*, and *Money*.

Let any Sailor sit down and reckon, on the one hand, how much he hath *spent* that might have been
saved;

saved; and, on the other, how much this might have been *increased* in such small Adventures as every common Sailor is allow'd; and if he be of a *true british Spirit*, he will be ready to fall foul with himself for his Folly and Madness. But 'tis to be fear'd, that neither Sailors nor others, who have needlessly and vainly squander'd away much Money, care to come to *that Account*; they have no Mind to see the Sore, nor have it heal'd, but conclude, like *Desperadoes, over Shoes, over Boots*; and so go on to their Lives End, without one serious Reflection, spending as fast as they get, and conclude, that because they spend nothing but their own, they may spend it as they please, without being in any wise accountable for so doing.

To such mistaken Gentlemen it must be said, that if they would afford themselves Leisure to think, they would easily collect the following Thoughts:

“ That the All-wise Providence, who provides for
 “ the *whole Creation*, hath allotted to every Man
 “ his Work and Business for procuring what is need-
 “ ful for Subsistence, and hath made it an *indispen-*
 “ *sable Duty* that we should attend such Work and
 “ Business *heartily* and *with all our Might*, because
 “ we know not how short the Time of our Work-
 “ ing may be: Sickness, and the many evil Acci-
 “ dents we are liable to, may incapacitate us: To
 “ be sure if we live to Old-Age we shall then be un-
 “ able to work. So that while we are in our Health
 “ and Strength, we ought to make the most of our
 “ Time, to be very industrious in *getting* and *laying*
 “ *up* a sufficient Provision against the Evils of Life;
 “ and while we are in the best of our Days to fare
 “ as *sparingly* as may be, contenting ourselves with
 “ *bare Necessaries*, that so our *Layerings-up* may afford
 “ us such Comforts in our Distresses and languish-
 “ ing State as we then shall stand in need of, and
 “ without which we must needs be miserable.”

The Sailor needs not to be told the Advantages of his Profession, or how to make them; but to be disposed and resolved to do it. But his first Work must be that of Preparation, to remove all Obstructions that lie in the Way, and will hinder him from making those Advantages; and when that's done, he will not only be at Liberty, but attentive and industrious in the Pursuit of his *real Interest*. Now, the grand Point he hath to weather, as preparatory to the main End, is, to be his *own Master*, to acquire such a Command over *himself*, and all his Faculties, as to be able to set himself clear from the Slavery and Tyranny of *Habit* and *Custom*. The great Difficulty of doing which is in the forming a vigorous Resolution to *attempt* it. The pernicious and long Practice of our Sailors emptying their Purse as soon as they are fill'd, is, no doubt, come to be such an *inveterate Habit*, that, unless a Man summons all his Powers to second such a Resolution, 'twill be found too stubborn to be easily subdu'd. They know the Folly and Unreasonableness of the Thing, they are sensible of the Inconvenience and Mischief that attends it, and they have oft felt the Smart and Uneasiness of it; yet the *Knowing* and *Feeling* all *this* is not of itself sufficiently available to the Rooting it out. Nothing short of such a *peremptory Determination* of the Mind, as may *force* the Will into Subjection to the Dictates of Reason and Necessity, will be able to affect the Work thoroughly and to Purpose.

If ought can be offered to excite the honest Sailor to come to an effectual Resolution of keeping his Money, it must be the Consideration of the different Conditions of those who no sooner *receive* but *spend* it, and those who when they have *got* it *lay it up* 'till their just Needs call for it. The former prefers a few Fits of Mirth and Jollity, so soon as he finds his Purse will afford it, tho' he undergo the grating

and mortifying Penance of a *pennylefs Condition* afterward, before the sweet and delectable Satisfaction of Mind which the latter enjoys, from the Consideration, that he hath got *that* in his Pocket which will prove a better Friend to him, in a *needful Time*, than is to be met with in the World besides. If the Sailor would then be persuaded to let his Thoughts run over the Particulars of these two *so different Conditions*, and weigh well the mighty Odds between them, it would not fail to fix in him Resolutions agreeable to his Interest.

How miserable the Man that can find in his Heart to barter away all the solid Comforts of Life, for such *Dreams of Pleasure* as come from Wantonness and Wine, which, when he has enjoy'd to the *utmost of his Desires*, he is as far from Satisfaction, as when he first began his Debauch, but finds at his Heels the ghastly Attendants of a loose and vicious Life, *Diseases of Body* and *Disorders of Mind*; the dismal Prospect of a *wretched Remainder of Life*, and the Fears and Terrors of a *sad Catastrophe* at the *Approach of Death*! But how comfortable the Condition of that *wiser he*, that places in his highest Esteem the manly and substantial Delights to be found only with those who pursue in their Lives the *true Ends* of Living, which is to enjoy as many of the good Things of the World as their Condition in it will allow and permit, and to provide against the *certain Needs* and *contingent Evils* that this mortal State makes us subject to; and who hath in the greatest Contempt the humouring his *vain* and *fantastical Desires* in what he not only *wants not*, and can live *without*, but is in Duty bound, by the Ties of Religion, Reason, and Interest, to *deny himself* of!

Would our *British* Sailors but once declare on the Side of *Industry* and *Frugality*, and manage their Tack with as much Affection as Courage, we might conclude on good Grounds, that our two transcendent

Virtues would with Wind and Tide run into Esteem and Reputation : For if once the maritime Fraternity, who were ever *first* in the List of every *Free-hearted Person*, and as ready to *part with* as *receive* Money, should set up for *careful Savers*, as they are *painful Getters*, their Example would in all Likelihood be so attractive, as to draw many of our other expensive People to the Inclination of them : And then what Glory would accrue to our *brave Sailors*, not only for having made the first Attack to get into the Way of being *wise* and *wealthy*, but, by their having been successful therein, be the Occasion of *others* becoming so ! But, whatever Benefit may arise to *others* by their Example, they will be sure to make *themselves* and *Families* happy : They'll be able *then* to leave their Wives and Children wherewith to live comfortably while they are at Sea, freed from the Temptations they must inevitably be exposed to when left without a Sufficiency for Subsistence 'till they return. They'll *then* be capable of breeding up their Children well, and fitting them to live handsomely in the World. And then how welcome will such a Husband and such a Father be to a Family, when he returns safe from his hazardous Voyage ! What Endearments will reciprocally pass between them ! How will every one's Heart be filled with Joy and Gladness at their Meeting ! Let the Sailor now pass his Judgment, and say whether or no, if these be the natural Effects of *saving* and *improving* all he can of his little Gettings, it be not ten thousand Times rather to be chosen, than the present *random* and *unaccountable* Way of living of most of our present sea-faring People.

Were it to be hoped, that the Generality of *British* Mariners could be made to add to their Skill and Courage *Wisdom* and *Wealth*, by becoming industrious in the Improvement of their Time and Money, so as to make the most of it, according to the Op-

portunity they have for so doing, and *frugal* in the *sparing* and *saving* what they get, and not part with it as they have been wont, much in Vanity and Folly; and not a little in Vice and Immorality, *Great Britain* might *then* boast of such a Set of Sailors, not to be equall'd by any Nation upon Earth.

C H A P. VI.

To the ARTIFICER.

ARTIFICERS are one of the most useful Part of our Community, who are employed in making and manufacturing not only what is required for *our own* Use and Consumption, but to supply the Demands of *others from abroad*: For we are so happily situated, as to be capable of furnishing sufficient for *our own* Wants, and to export a great Over-plus to *foreign Parts*.

'Tis these Artificers that enrich us: For what would all the natural Product of our Country signify, if *their* Hands did not add *Art* to *Nature*, and make it useful and serviceable to the World? it follows, that, as *they* are more or less *diligent* and *industrious* in their several and respective Callings and Employments, they contribute more or less to the Benefit of the Publick. But it is the Unhappiness of these *useful People*, that very few look beyond their present Wants. When they *want* they *work*; but if they have *enough* to *suffice* for the *present*, they forbear 'till *Necessity* drives them to it again.

If it could be calculated what these Men *do*, at the Rate they *now work*, and what they are *capable of doing* should they work as they *might* and *ought*, it would evidently appear, that a very great Addition of *Wealth* would accrue to the Nation, if they acted
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the *truly industrious Part*, and would work for somewhat to *lay up*, as well as for the *present Spending*. But because many of our Handy-craftsmen hold the pernicious Doctrine of *working from Hand to Mouth*, and the old Professors of it are so wedded to the Practice, that either thro' *Habit* they *cannot*, or from *Obstinacy* *will not*, be brought to the Thoughts of Reformation, their Example hath such Influence on *others*, that the lazy Doctrine is propagated from Generation to Generation; and the Practice being so agreeable to corrupt Nature, there will ever be a Succession of slothful Disciples. How few do we see who are so truly *industrious* and *frugal*, as to acquire wherewith to make competent Provision for their Families: But since *some* there are, and consequently *more might be*, who have so much the Welfare of them at Heart, as to be indefatigable in their Endeavours to *get* and to *save* sufficient, not only for the *Needs*, but *Comforts*, of Life, it may be of Use towards increasing their Number, to offer these few Considerations:

That the Artificer never idles away or mispends a Day, but robs his Country and his Family of so much as he *might have got* in that Day, had he been *industriously employed* in his Calling: And because such an idle Day is rarely past without Expence, whatever he then squanders away makes him *doubly culpable*: For when such a Man is in Health and Strength, and able to work, on a working Day, and he not hinder'd by any *just Cause*, he is in good Conscience *obliged* to work. The Time allotted for Rest, by Law and Custom, is abundantly sufficient for Refreshment and Diversion, and he can be intitled to no more. All the rest of his working Time he owes either to himself, as a single unmarried Person, in making Provision for *his own Wants*, when he comes to be *past* his working, or to his Family, which justly lays Claim to it.

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Those who have nothing else to subsist on but their Labour should consider, that altho' the Law enjoins *every Parish to provide for its POOR*, and that, in case of *extreme Necessity*, it is a never-failing Source of Relief; or, that they have Friends or Relations to depend upon, who are *able*, and may, from compassionate Natures and charitable Motives, be *willing* to help them; yet they are under all the Ties of Reason, and a good Conscience, to do their utmost to prevent their ever being burthensome or chargeable to either Parish or Friends.

If our Artificers were but truly in their own Interest, and would consult the Ease of their Bodies, and the Peace of their Minds, they would be sure to keep on in a daily Attendance upon, and a regular Discharge of, their Duty, in the Vocations to which they are severally called. For no Men work with more Indolence than those who allow themselves on all occasions the Festivals and Holidays which they keep in common with their Neighbours. 'Tis frequent intermitting in a Course of Work and Labour that makes it irksome, and uneasy, whereas continued exercising therein, without more than *necessary Intervals*, so inures both Body and Mind to Fatigue, that 'tis attended to without the least Reluctance; Custom and common Usage making hard and difficult Things seem light and easy. And then what Pleasure is it to sit down in the Evening of a laborious Day, delighted in having done the Work thereof, out of good Conscience, with a ready and willing Mind, and in Conformity to the Laws of the whole Creation, that as *every Thing* was made for *some Use and Purpose*, so *Man* was for *Work and Labour*. This Consideration affords more Contentment and Satisfaction than can possibly be found in the Lives of those whose Days are indented with Work and Play: For as *their* Work is more
toilsome

toilsome, by reason of their frequent Relaxations, so their Play is attended with such misgiving Thoughts, for mispending their Time and Money, that in the midst of their Jollity they are often in Heaviness; and when the Day and the Debauch is over, they sit down in Sadness, reflect upon their past Folly with Displeasure, and return to their Work again with Grief and Sorrow.

One of the wisest Things a Mechanick can do, is to keep his Mind so intent upon his Work, as not to suffer his Thoughts to wander on Things remote and out of his Sphere. 'Tis not for him to think of the pleasurable Part of Life, who is already consign'd to that of the Laborious; and 'tis vain and foolish to imagine, that any can partake of *both*, and interlard their Lives with tasting by Turns the one and the other. The best and safest Way is to be pleased with, and wholly taken up in, minding the Work and Business we are appointed to. He who makes the Art which he professes his Delight will work at it without Weariness, attend it with Willingness, and conclude it with Chearfulness; and he that so acts, is as *happy as any other Condition of Life* can make him.

It would be of great Use to those who live by their Art and Labour to call frequently to mind the difficult and perilous Events to which their Circumstances are liable. The Welfare of such a one's Family depends upon his Life and Health: If he loses either, and no Provision made beforehand, and God knows very few of them make any, to what Streights and Wants is every one in it reduced! Who can express the Grief and Sorrow a Father's Heart must be filled with when upon the Bed of Sicknes or Death, he hears the Cries and Bemoaning of his hungry Children, begging in vain for Bread! And how will it add to his heart-breaking Thoughts, when Conscience shall remonstrate and upbraid him
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for all his past Mispendings of Time and Money, as the only Cause of the calamitous Condition his poor Family is fallen under. How much greater is the Guilt of such a Man, than that of a *common Robber* upon the Road who takes a Purse out of a pure Necessity; and when he doth so usually but a little at a Time, and of several Persons, which much extenuates the Injury to any one of them: whereas in the Case of our Artificer's frequent and continued *unnecessary Squanderings*, he thereby brings a whole Family to the Extremity of Indigence and Poverty; and which must needs exceedingly aggravate it, 'tis his own dear Family, whom he was bound, by all the Law sacred and civil, to support and provide for. If our Handicrafts and Artsmen would but suffer such Thoughts as these to come into their Minds while they are in Health and Strength, 'twould surely be an Antidote against the Poison of *Mispendings*, and the frequent Return of such Reflections could not but keep them to a *constant* as well as *industrious Exercise* in their Vocations, for preventing such a dismal Scene of Woes as every idle Spendthrift is plunging himself into, by the natural and necessary Tendency of all his Doings.

'Tis great Pity that it should be in the least repugnant to the Liberties of a free Government to constrain Men, by Force of Law, to follow their Work, and mind their Business: That such who have nothing to live upon but their Art and Labour should not be *compell'd*, if *able*, to be *industrious* and *diligent* in their several Vocations and Callings. For is it not most reasonable, that they should be answerable to the Publick for their *waste of Time and Money*, since, if thereby they bring themselves and Families to *Poverty*, they expect to be subsisted and maintained by the Publick? It is a Thing deserves more Regard than is given to it, how much is *needlessly, negligently*, and *idly lost* in *not working*, and *vainly* and *profusely* spent.

spent, in one Day, by the Truants of each and every of our several working Trades in the Kingdom. A Man need no better Estate than what the SHOE-MAKERS alone *neglect to get and choose to spend*, but upon *one of the fifty-two Mondays* they foolishly *play away* in the Year.

Certain it is, that would our Artificers, either out of good Conscience, or Affection to their Families, or Love to their own Quiet and Ease, or, in Default of these, out of Fear of Penalty, follow their proper Work and Business, and forbear *needless and idle Expences*, while they are in the Vigour and Strength of their Age, our POORS-RATE would not in a little Time amount to a Tythe of what it now does : But so it is, and much it is to be pitied, that our handicraft People, having a Liberty to neglect and forbear working whenever they will, and a Freedom to spend what they please, and under no Compulsion to do what in them lies to prevent leaving their Wives and Children to the Parish, 'tis impossible but to expect that our *Poor* and our *Rates* must encrease together.

C H A P. VII.

To the H U S B A N D M A N.

THE HUSBANDMAN must come in for a Share in this Address, being as much concern'd to promote, by the *industrious* and *frugal* Management of his rural Affairs, the Prosperity of the whole Community as any other Member whatsoever : The Nature of his Concerns is such, as will not admit of *his* Neglect or Disregard of two such necessary Virtues. He must transact his Matters in Season, and with all his Might, and husband his Time and his Money to the best Advantage ; for

herein the very Essence and Life of Agriculture consists. Not but that it is as much an *Art* and *Skill* as any other Science, but there is such Connexion between it and *Industry* and *Frugality*, that to say any one is a *good Husbandman*, is the same as to say he is an *industrious frugal* one: For it is made up almost all of *Practice*, but little of *Theory*. Many Books, 'tis true, have been publish'd of Directions in Husbandry: But the Variety of Soils, the Difference in Culture, and the different Ways of Management peculiar almost to every County, makes general Instructions almost useless.

Husbandmen stand not in need of being prest to the Practice of *Industry* and *Frugality*, as tho' they were remiss and negligent in the Use of them, but to be persuaded to increase therein, to double their Diligence, and to improve in the Art of *Frugality*. They are both Virtues of such a progressive Nature, where they are made much of, as never to stand at a Stay: For the more *industrious* and *frugal* any Man is, the more he *will* be. On which Account the few Considerations that follow may be acceptable.

If there be Men in whom dwells the Perfection of our two Virtues, they are most likely to be the Professors of Agriculture: For they, if any, arrive to such an *habitual Exercise* therein, that the least Relaxation from, or Disuse of it, is irksom to them. Men may certainly attain to such a Degree of *Industry* and *Frugality*, by the long and continued Practice of them, as to esteem it the best Pleasure of their Lives to be conversant with them; and none are so soon trained up to *such a Habit*, as those whose Business necessarily accustoms them to the Use and Benefit of them.

There is a great deal in *Solomon's Advice*, *Whatsoever thy Hand findeth to do, do it with thy Might*; for it must import more than what is understood by a cursory Reading in the Text. It is grounded,

no doubt, on the Necessity of transacting *all Affairs* in this World with the *utmost Industry* and *Expedition*, as considering we have not long to be in it at the *longest*, and encompassed about with such Perils and Dangers, that we know not if we have a Minute to live: That every Day finds us more to do, if we did it as we *ought*, than we can do, unless we do it with all our Might: That our Natures incline us to Ease and Inactivity, and that unless we answer to this *wise Man's* Advice, by doing every Thing with Life and Spirit, we shall never come up to that Degree of *Industry*, as to do it of Choice, with Pleasure and Delight, as we must needs do when it is become so *habitual* to us, that we are uneasy to be out of Action, and tir'd with doing Nothing.

As *Industry* furnishes the laborious Part, so *Frugality* doth that of the Contriving; and whereas 'tis said, that *Forecast is sometimes better than Working*, so if our Husbandmen, by laying all Things together, shall, from the Result of thoughtful and deliberate Consideration, exert his utmost Powers in the Contrivance, and be indefatigable in the Execution, of his Affairs, he cannot fail of prosperous Issues: For the Divine Providence hath so annexed the *End* to the *Means*, that if we faithfully and vigilantly *use the one*, we shall certainly *obtain the other*.

INDUSTRY and FRUGALITY are the Supporters of good Husbandry; without *their* Aid and Help it must cease to be: For altho' Things may happen sometimes contrary to the usual Course of Nature, yet he that bears in his Mind, as the Industrious Man always does, the Uncertainty and Inconstancy of all earthly Things, will be upon his Guard, providing against all the unforeseen and fortuitous Events that can happen: And tho' he must be subject, in common with others, to Contingencies and evil Accidents, yet he has the Satisfaction of Mind that results from his having done all that lies within the

Verge of human Power to prevent them; and if that cannot be, he has nothing to trouble and molest his Mind; he can contentedly sit down, and acquiesce in whatsoever befalls him, as knowing there is an over-ruling Power that orders and directs all Affairs with infinite Wisdom and Goodness.

But altho' the Nature of Agriculture is such as doth not allow of Intermissions and Breakings off, in the Exercise of *Industry* and *Frugality*, so much as many other Callings and Professions do, so that the Necessity of Attendance makes all those who profess it the more constant Practitioners, yet there are Degrees of Attainment among *them*: For as there are some in the Superlative, and find the Ease and Benefit of being so, so there are those who are no more in League with our two assisting Virtues than as Auxiliaries, to use them only when need requires, but never trouble their Thoughts to make them superabundantly serviceable; that look not beyond the ordinary Course of Things, and stir not a Foot faster than *Necessity* forces them. Now, *these* cannot be said to act with due Regard either to their *Duty*, their *Interest*, or their *Ease*: Not their *Duty*, because they do it not with all their Might, not with that Zeal and Earnestness wherewith we should work while we are in this transitory State; not their *Interest*, because a double Diligence makes quick Dispatch, and the more we work the more we get; and not their *Ease*, for that the constant indefatigable Worker, that will not in the least taste of Idleness or Remissness, works with much more Delight than those who are so unadvised or indiscreet as to take now and then a dose of Sloth and Sauntering, which indisposes them to return to Business with a willing Mind, or work while they are at it with Joy, thereby robbing themselves of one of the most lasting and complicated Pleasures we are capable of; as assuredly it is, when we have brought ourselves, by an incessant

cessant and unwearied Application to our Business and Employment, to that Height of Satisfaction with it, as to attend and transact it with Ease and Alacrity.

It is therefore very advisable for those who are to adorn themselves with our graceful Virtues, as are all engag'd in rural Transactions, to do it with Emulation, endeavouring to excel and outvie others: Not to be contented with such common Attainments as Necessity only requires, but to aspire after such a Degree of Perfection, as to look upon a slothful wasteful Temper with Antipathy and Hatred, and when Men are got to such a Pitch of *Industry* and *Frugality*, in Discharge of their Work and Business, with what Chearfulness do they pass the Day! And with what Peace and Quiet do they lay themselves down at Night! With what Order and Regulation are all their Affairs transacted! The smallest Concerns are not without their Care, and to the greatest they give all Diligence to dispatch them aright. And so they go on in a Course of Duty and Delight, making to themselves as much a Heaven as can be made upon Earth, and which they enjoy, as a Foretaste of that Eternal one which they live in the Hopes and Expectations of, comforting themselves with a good Assurance, that having done the Work appointed for them in *this World*, as *good and faithful Servants*, they shall receive their Reward in the *other* at the Hands of their *bountiful Master*.

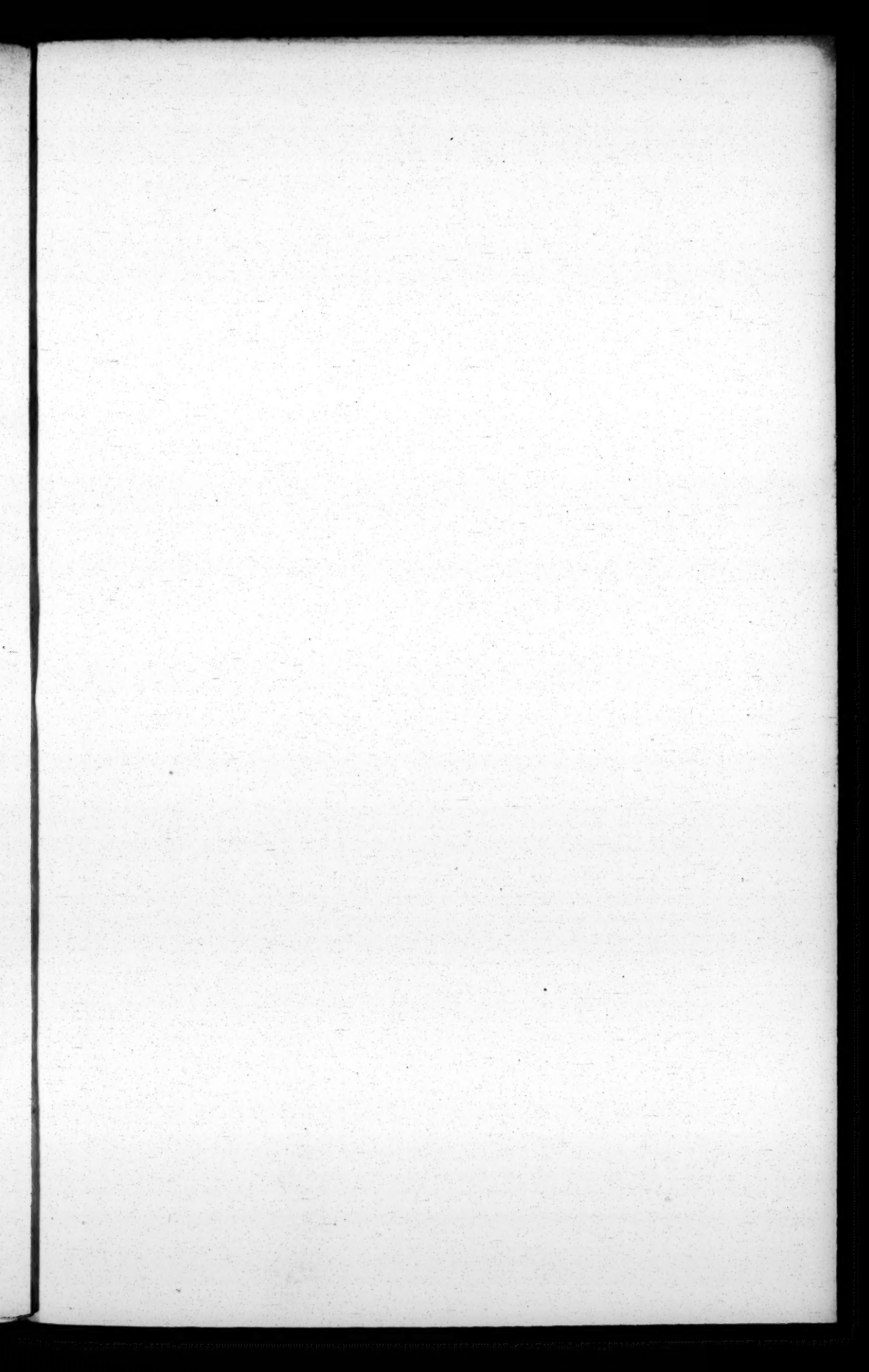
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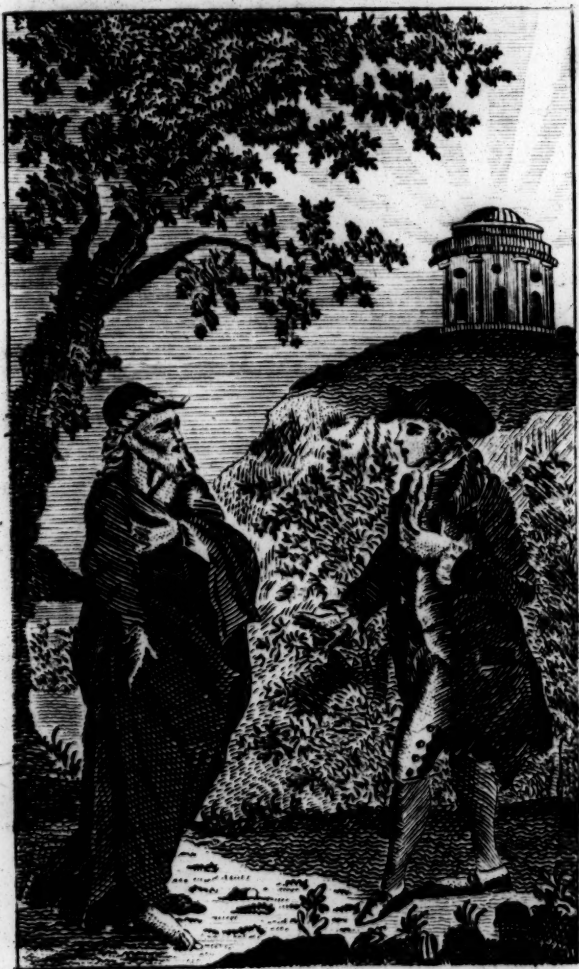
The Sum of all is, that as we were made to be Happy, so we have the Means appointed to that great End: That these Means are in our Power to make use of, if we will. If we fail to make use of the *Means*, 'tis not reasonable we should expect the *End*; and if we *pursue the Means*, we justly intitle ourselves

ourselves *to the End*. The *Means* are, to employ those Faculties and Powers we are furnish'd with, for enabling us to do the Work and Business we were made for, so as to do it as we ought: And tho' our Work be not all alike, the Manner of Working is the same; which is, that we do it *industriously*, and with *all our Might*, and manage all Matters and Things that shall come under our Care and Charge in such *frugal Manner*, as to make the *most* of, and to employ them to the *best Advantage* they are capable of: And if we thus *use the Means*, the *End* will necessarily follow; and that is Happiness, by acquiring thereby *Wisdom and Wealth*, or such a Competency of them as will make us *happy here*, and, if we husband and improve *both* as we ought, will not fail to make us *eternally so hereafter*.

If what hath been offer'd in the foregoing Pages shall appear in too plain a Dress, to gain the Approbation of those who would prefer the Method of *complimenting* the World into a better Conduct, the right Course such should take, is, instead of falling foul of what they dislike, to set about doing what they imagine may be *more conducive* to the good End propos'd: And if any shall think this a needless Work, from an Opinion that the World is not worse in *this Age* than the *former*, they may please to receive for Answer: That granting, by Supposition, it is not *worse*, it is however too great a Truth, that 'tis at least *bad enough* to justify this small Attempt to make it *better*.

F I N I S.





*So kindly hath he suited thy duty to thy Nature,
that obedience to his precepts, is happiness to
thyself. — Economy of Life. Pa 85 —*